

In the Specification

On page 36, please replace the Abstract with the following amended paragraph:

The present invention provides a system and method for retrieving a copy of an original receipt by merchants to avoid chargebacks on legitimate sales. In a preferred embodiment, a receipt is printed that contains machine-readable information, ~~such as bar codes or other suitable~~ machine-readable information. The receipt is scanned to provide an electronic copy that is stored in one or more memories. The receipt is retrievable by use of the machine-readable information that may include credit card number, date, amount, and the like. In one preferred embodiment, the stored information is made available through a website to the purchaser who can obtain online a copy of the receipt to thereby avoid the time and cost of unnecessary chargebacks. In another preferred embodiment, a processor handles the chargeback inquiry so the merchant does not need to respond to chargeback inquiry requests.